

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Riccio
Denise M Riccio
Debtors

Case No. 16-01605-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 15, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID db/jdb	Recipient Name and Address
4777901	Anthony Riccio, Denise M Riccio, 3215 Sunrise Lake, Milford, PA 18337
4777905	Bureau of Accounts Control, 3601 US Highway 9, Howell, NJ 07731-3395
4777906	Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
4777907	+ Jersey Central FCU, 23 North Ave E, Cranford, NJ 07016-2196
4777908	+ KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
4783956	M & T Bank, PO Box 900, Buffalo, NY 14203
4777909	M&T Bank s/b/m Franklin First Savings Bank, P.O. Box 840, Buffalo, NY 14240-0840
	Met-Ed, PO Box 3687, Akron, OH 44309-3687

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4842155	EDI: PHINAMERI.COM	Jan 16 2021 00:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605, Arlington, TX 76096-9605
4786964	+ EDI: PHINAMERI.COM	Jan 16 2021 00:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 183853, Arlington, TX 76096-3853
4777902	+ EDI: CAPITALONE.COM	Jan 15 2021 23:58:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
4792213	EDI: CAPITALONE.COM	Jan 15 2021 23:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4777903	Email/Text: ering@cbbhv.com	Jan 15 2021 18:59:00	Coll Bur of Hudson Val, 155 N. Plank Road, Newburgh, NY 12550-1747
4777904	+ EDI: PHINAMERI.COM	Jan 16 2021 00:03:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
4818825	+ EDI: MID8.COM	Jan 16 2021 00:03:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4777910	EDI: MID8.COM	Jan 16 2021 00:03:00	Midland Credit Mgmt, 8875 Aero Drive STE 2, San Diego, CA 92123-2255

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605, Arlington, TX 76096-9605

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Thomas I Puleo	on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff	on behalf of Debtor 2 Denise M Riccio pabankruptcy@vernlazaroff.com r39899@notify.bestcase.com
Vern S. Lazaroff	on behalf of Debtor 1 Anthony Riccio pabankruptcy@vernlazaroff.com r39899@notify.bestcase.com
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Anthony Riccio</u>	Social Security number or ITIN	xxx-xx-2471
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Denise M Riccio</u>	Social Security number or ITIN	xxx-xx-7157
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-01605-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Riccio

Denise M Riccio

1/15/21**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.